

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: RIDENOUR, MABEL

§ Case No. 09-45447-JS

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

DAVID GROCHOCINSKI, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$730.00

Assets Exempt: \$11,905.43

Total Distribution to Claimants: \$3,875.03

Claims Discharged  
Without Payment: \$41,565.85

Total Expenses of Administration: \$1,263.84

3) Total gross receipts of \$ 6,465.91 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 1,327.04 (see **Exhibit 2** ), yielded net receipts of \$5,138.87 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	1,263.84	1,263.84	1,263.84
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	45,440.88	45,440.88	3,875.03
<b>TOTAL DISBURSEMENTS</b>	\$0.00	\$46,704.72	\$46,704.72	\$5,138.87

4) This case was originally filed under Chapter 7 on November 30, 2009.  
The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/17/2010 By: /s/DAVID GROCHOCINSKI, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
AMERICAN GENERAL WHOLE POLICY	1129-000	4,327.30
PHYSICIAN'S LIFE WHOLE LIFE	1129-000	1,250.00
PHYSICIAN'S LIFE INS.	1129-000	887.59
Interest Income	1270-000	1.02
<b>TOTAL GROSS RECEIPTS</b>		<b>\$6,465.91</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
MABEL RIDENOUR	EXEMPTION TO DEBTOR REGARDING INSURANCE POLICY	8100-002	1,327.04
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$1,327.04</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL SECURED CLAIMS</b>		\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DAVID GROCHOCINSKI, TRUSTEE	2100-000	N/A	1,263.84	1,263.84	1,263.84
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	1,263.84	1,263.84	1,263.84

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
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**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
DISCOVER BANK	7100-000	N/A	9,162.84	9,162.84	781.37
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	9,225.16	9,225.16	786.69
Chase Bank USA, N.A.	7100-000	N/A	8,228.12	8,228.12	701.66
Fia Card Services, NA/Bk of America by American Infosource	7100-000	N/A	18,824.76	18,824.76	1,605.31
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		0.00	45,440.88	45,440.88	3,875.03

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-45447-JS

Trustee: (520067) DAVID GROCHOCINSKI, TRUSTEE

Case Name: RIDENOUR, MABEL

Filed (f) or Converted (c): 11/30/09 (f)

§341(a) Meeting Date: 01/12/10

Period Ending: 08/17/10

Claims Bar Date: 04/21/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	TCF BANK CHECKING	600.00	0.00	0.00	FA
2	HEARTLAND REALTY INVESTORS	729.00	0.00	0.00	FA
3	HOUSEHOLD GOODS	700.00	0.00	DA	FA
4	MISC CLOTHING	200.00	0.00	0.00	FA
5	AARP TERM LIFE POLICY	Unknown	0.00	0.00	FA
6	AMERICAN GENERAL WHOLE POLICY	4,333.24	3,006.20	4,327.30	FA
7	PHYSICIAN'S LIFE WHOLE LIFE	1,200.00	1,200.00	1,250.00	FA
8	PHYSICIAN'S LIFE INS.	824.52	824.52	887.59	FA
9	TERM POLICY	Unknown	Unknown	0.00	FA
10	FLORESTAR	4,576.43	0.00	0.00	FA
11	WALMART STOCK	172.96	0.00	0.00	FA
12	2002 VOLKSWAGON JETTA	4,300.00	0.00	0.00	FA
13	CAT	30.00	0.00	DA	FA
Int	INTEREST (u)	Unknown	N/A	1.02	FA
14	Assets Totals (Excluding unknown values)	\$17,666.15	\$5,030.72	\$6,465.91	\$0.00

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): December 30, 2010

Current Projected Date Of Final Report (TFR): June 3, 2010 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-45447-JS  
**Case Name:** RIDENOUR, MABEL

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*18-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*1766

**Period Ending:** 08/17/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/10/10	{8}	PHYSICIANS LIFE INS COMPANY	TURNOVER OF SURRENDER VALUE OF INS POLICY	1129-000	887.59		887.59
02/10/10	{7}	PHYSICANS LIFE INSURANCE CO	TURNOVER OF SURRENDER VALUE OF LIFE INS POLICY	1129-000	1,250.00		2,137.59
02/24/10	{6}	AMERICAN GENERAL LIFE INS CO	TURNOVER OF INSURANCE POLICY CASH VALUE	1129-000	4,327.30		6,464.89
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		6,464.93
03/29/10	1001	MABEL RIDENOUR	EXEMPTION TO DEBTOR REGARDING INSURANCE POLICY	8100-002		1,327.04	5,137.89
03/31/10	Int	JPMORGAN CHASE BANK, N.A.		1270-000	0.29		5,138.18
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		5,138.22
04/06/10		Wire out to BNYM account 9200*****1865	Wire out to BNYM account 9200*****1865	9999-000	-5,138.22		0.00

<b>ACCOUNT TOTALS</b>	<b>1,327.04</b>	<b>1,327.04</b>	<b>\$0.00</b>
Less: Bank Transfers	-5,138.22	0.00	
<b>Subtotal</b>	<b>6,465.26</b>	<b>1,327.04</b>	
Less: Payments to Debtors		1,327.04	
<b>NET Receipts / Disbursements</b>	<b>\$6,465.26</b>	<b>\$0.00</b>	

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### Cash Receipts And Disbursements Record

**Case Number:** 09-45447-JS  
**Case Name:** RIDENOUR, MABEL

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*\*18-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*1766  
**Period Ending:** 08/17/10

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	



## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-45447-JS  
**Case Name:** RIDENOUR, MABEL

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*18-65 - Money Market Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*1766

**Period Ending:** 08/17/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****1865	Wire in from JPMorgan Chase Bank, N.A. account *****1865	9999-000	5,138.22		5,138.22
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.17		5,138.39
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.22		5,138.61
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.21		5,138.82
07/08/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0500%	1270-000	0.05		5,138.87
07/08/10		To Account #9200*****1866	TRANSFER FUND TO PREPARE FOR FINAL DISTRIBUTION	9999-000		5,138.87	0.00

<b>ACCOUNT TOTALS</b>	<b>5,138.87</b>	<b>5,138.87</b>	<b>\$0.00</b>
Less: Bank Transfers	5,138.22	5,138.87	
<b>Subtotal</b>	<b>0.65</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.65</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-45447-JS  
**Case Name:** RIDENOUR, MABEL

**Trustee:** DAVID GROCHOCINSKI, TRUSTEE (520067)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*18-66 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*1766  
**Period Ending:** 08/17/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/08/10		From Account #9200*****1865	TRANSFER FUND TO PREPARE FOR FINAL DISTRIBUTION	9999-000	5,138.87		5,138.87
07/15/10	10101	DAVID GROCHOCINSKI, TRUSTEE	Dividend paid 100.00% on \$1,263.84, Trustee Compensation; Reference:	2100-000		1,263.84	3,875.03
07/15/10	10102	DISCOVER BANK	Dividend paid 8.52% on \$9,162.84; Claim# 1; Filed: \$9,162.84; Reference:	7100-000		781.37	3,093.66
07/15/10	10103	PYOD LLC its successors and assigns as assignee of Citibank	Dividend paid 8.52% on \$9,225.16; Claim# 2; Filed: \$9,225.16; Reference:	7100-000		786.69	2,306.97
07/15/10	10104	Chase Bank USA, N.A.	Dividend paid 8.52% on \$8,228.12; Claim# 3; Filed: \$8,228.12; Reference:	7100-000		701.66	1,605.31
07/15/10	10105	Fia Card Services, NA/Bk of America by American Infosource	Dividend paid 8.52% on \$18,824.76; Claim# 4; Filed: \$18,824.76; Reference:	7100-000		1,605.31	0.00

<b>ACCOUNT TOTALS</b>	<b>5,138.87</b>	<b>5,138.87</b>	<b>\$0.00</b>
Less: Bank Transfers	5,138.87	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>5,138.87</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$5,138.87</b>	

Net Receipts :	6,465.91
Less Payments to Debtor :	1,327.04
Net Estate :	\$5,138.87

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****18-65	6,465.26	0.00	0.00
Checking # ***-*****18-66	0.00	0.00	0.00
MMA # 9200-*****18-65	0.65	0.00	0.00
Checking # 9200-*****18-66	0.00	5,138.87	0.00
	<b>\$6,465.91</b>	<b>\$5,138.87</b>	<b>\$0.00</b>